

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Robert D. Emerich Traci M. Emerich Debtors Case No. 18-12370-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: BarbaraS Page 1 of 3 Date Rcvd: Aug 09, 2019 Form ID: 167 Total Noticed: 60

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
Aug 11, 20		
db/jdb	+Robert D. Emerich, Traci M. Emerich, 604 Georgia Avenue, Reading, PA 19605-1565	
cr	ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408	
14088037	+AES/ PHEAA, POB 61047, HARRISBURG, PA 17106-1047	
14189409	+Ann E. Endres, Esquire, Palange, Endres & Marks, P.C., 720 Centre Avenue, Reading, PA 19601-2508	
14088038	+BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497	
14088034	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040	
14191975	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701	
14088042	+Citicards Cbna, P.O. Box 6241, Sioux Falls, SD 57117-6241	
14330215	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408	
14088035	+Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256	
14088032	+Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037	
14088048 14164805	+FORD MOTOR CREDIT, PO BOX 542000, OMAHA, NE 68154-8000 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180	
14104003	(address filed with court: Ford Motor Credit Company LLC, PO Box 62180,	
	Colorado Springs, CO 80962)	
14088049	Fred Meyer/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497	
14088051	+Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497	
14088053	+LITTMAN JEWELERS, 1000 MAC ARTHUR BL, Mahwah, NJ 07430-2035	
14088055	++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976	
14088054	(address filed with court: Met Ed, P O Box 16001, Reading, PA 19612) +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904	
14185481	+Met-Ed, 101 Crawford's Corner Rd Bldg # 1 Suite, Holmdel, NJ 07733-1976	
14179780	+PHEAA FRN, PHEAA, PO Box 8147, Harrisburg, PA 17105-8147	
14191042	+Palange Endres & Marks, P.C., 720 Centre Avenue, Reading, PA 19601-2508	
14088059	+ROUND POINT MORTGAGE, 5032 PARKWAY PLAZA, CHARLOTTE, NC 28217-1918	
14088058	+Riverfront FCU, 430 S. 4th Street, Reading, PA 19602-2698	
14092538	+Riverfront Federal Credit Union, c/o Eden R. Bucher, Esquire, Leisawitz Heller, 2755 Century Boulevard, Wyomissing, PA 19610-3346	
14185504	+RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Building 6 & 8, Charlotte, NC 28217-1932	
14167233	+Roundpoint Mortgage Servicing Corporation, c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541	
14088060	+St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168	
14088064	+TD BANK USA/TARGET, PO BOX 673, Minneapolis, MN 55440-0673	
14182669	+TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849	
14088033	+Trans Union, P.O. Box 1000, Chester, PA 19016-1000	
14088066	+US Department of Education, 60 Forsyth St SW, Suite 19T40, Atlanta, GA 30303-8801	
14200338	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448	
14088065	+United Collection Bureau, Inc., Central Processing Center, 5620 Southwyck Blvd., Suite 206,	
14191554	Toledo, OH 43614-1501 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262	
Notice by cr	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: ECMCBKNotices@ecmc.org Aug 10 2019 03:59:54 ECMC, PO BOX 16408,	
14088041	SAINT PAUL, MN 55116-0408 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 04:26:26 CAPITAL ONE BANK USA,	
14088045	PO BOX 30281, Salt Lake City, UT 84130-0281 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 10 2019 04:26:31	
14088039	PO BOX 98873, LAS VEGAS, NV 89193-8873 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 04:26:26 Capital One,	
14088040	POB 30285, Salt Lake City, UT 84130-0285 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 04:29:02 Capital One Bank,	
14088036	P.O. Box 30285, Salt Lake City, UT 84130-0285 +Fax: 602-659-2196 Aug 10 2019 05:11:46 Chex Systems Inc., ATTN: Customer Relations,	
14088043	7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 10 2019 03:59:50 Commenity Bank/Boscovs,	
14088044	PO Box 182120, Columbus, OH 43218-2120 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 10 2019 03:59:50 Commenity Bank/DVDBSR,	
14088046	PO Box 182120, Columbus, OH 43218-2120 E-mail/Text: mrdiscen@discover.com_Aug 10 2019 03:59:26 DISCOVER FINANCIAL SERVI,	
14161333	PO BOX 15316, Wilmington, DE 19850 E-mail/Text: mrdiscen@discover.com Aug 10 2019 03:59:26 Discover Bank,	
14088047	Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: bknotice@ercbpo.com Aug 10 2019 04:01:07 ERC, PO Box 57547,	
14330215	Jacksonville, FL 32241-7547 E-mail/Text: ECMCBKNotices@ecmc.org Aug 10 2019 03:59:54 Educational Credit Management Company DO BOY 16408 Ct. Double MN 55116 0408	
14088050	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 10 2019 04:02:24 Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820	
14088052	+E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 03:59:35 KOHLS DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115	

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Form ID: 167

District/off: 0313-4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center			
(continued			
14191970	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 10 2019 04:26:39 LVNV Funding, LLC,		
	c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675		
14179079	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 10 2019 04:27:52		
	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,		
	FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587		
14178719	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 10 2019 04:27:50		
	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA,		
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587		
14088056	+E-mail/Text: Bankruptcies@nragroup.com Aug 10 2019 04:02:41 National Recovery Agency,		
1 41 00015	2491 Paxton Street, Harrisburg, PA 17111-1036		
14187815	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 10 2019 04:29:08		
14170666	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541		
14178666	+E-mail/PDF: resurgentbknotifications@resurgent.com Aug 10 2019 04:26:41 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,		
	Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008		
14093046	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:51		
14093040	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,		
	Harrisburg, Pa. 17128-0946		
14088057	E-mail/Text: bankruptcynotices@psecu.com Aug 10 2019 04:02:27 Pennsylvania State ECU,		
1100000,	PO Box 67013, Harrisburg, PA 17106-7013		
14163651	E-mail/Text: bnc-quantum@quantum3group.com Aug 10 2019 03:59:59		
	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,		
	Kirkland, WA 98083-0788		
14088061	+E-mail/PDF: gecsedi@recoverycorp.com Aug 10 2019 04:27:36 SYNCB/Home, P.O. Box 965036,		
	Orlando, FL 32896-5036		
14088062	E-mail/PDF: gecsedi@recoverycorp.com Aug 10 2019 04:28:59 SYNCB/OLD NAVY, PO BOX 965005,		
	ORLANDO, FL 32896-5005		
14088063	E-mail/PDF: gecsedi@recoverycorp.com Aug 10 2019 04:28:59 SYNCB/WAL-MART, PO BOX 965024,		
14000022	ORLANDO, FL 32896-5024		
14088933	+E-mail/PDF: gecsedi@recoverycorp.com Aug 10 2019 04:27:35 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021		
14200338	E-mail/Text: EDBKNotices@ecmc.org Aug 10 2019 03:57:52 US Department of Education,		
14200336	P O Box 16448, Saint Paul, MN 55116-0448		
14088067	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 10 2019 03:57:49		
11000007	Verizon, POB 4003, Acworth, GA 30101-9004		
	TOTAL: 29		
	20112 27		
	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****		
cr*	++FORD MOTOR CREDIT COMPANY, PO BOX 62180, COLORADO SPRINGS CO 80962-2180		
	(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,		
	Colorado Springs, CO 80921)		
cr*	+Riverfront Federal Credit Union, c/o Eden R. Bucher, Esquire, Leisawitz Heller,		
	2755 Century Boulevard, Wyomissing, PA 19610-3346		
cr*	+Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021		
	TOTALS: 0, * 3, ## 0		
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.			
USPS regulations require that automation-compatible mail display the correct ZIP.			
obrb regul	actions require that automation-compatible mair display the correct Aff.		
Transmission times for electronic delivery are Eastern Time zone.			
Addresses	Addresses marked '++' were redirected to the recipient's preferred mailing address		
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).			

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

DAVE P. ADAMS on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov

EDEN R. BUCHER on behalf of Creditor Riverfront Federal Credit Union

ebucher@leisawitzheller.com, medwards@leisawitzheller.com

GEORGE M. LUTZ on behalf of Debtor Robert D. Emerich glutz@hvmllaw.com,

amerkey@hvmllaw.com;r49419@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

GEORGE M. LUTZ on behalf of Joint Debtor Traci M. Emerich glutz@hvmllaw.com, amerkey@hvmllaw.com;r49419@notify.bestcase.com

HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

KEVIN G. MCDONALD on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf_frpa@trustee13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Re: Robert D. Emerich and Traci

M. Emerich

Date: 8/9/19

Debtor(s) Case No: 18–12370–elf

Chapter: 13

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable Eric L. Frank, United States Bankruptcy Judge to consider:

Motion to Dismiss Case for Failure to Make Plan Payments and Motion to Dismiss Case; feasibility Filed by WILLIAM MILLER*R Represented by WILLIAM MILLER*R (Counsel).

on: 9/12/19

at: 10:00 AM

in: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601

For The Court

Timothy B. McGrath Clerk of Court